

Substitute for form 1449/PTO

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

| | |
|------------------------|-----------------|
| Application Number | 10/560,177 |
| Filing Date | 01/29/2007 |
| Inventor(s) | Kranzley et al. |
| Art Unit | 3621 |
| Examiner Name | Kamal, Shahid |
| Attorney Docket Number | 070457.2081 |

U.S. PATENT DOCUMENTS

| Exam Initial | No. | Document No. | Publication Date | Applicant(s) |
|-----------------|-----|--------------|------------------|---------------|
| | 1. | 6038551 | 03/14/2000 | Barlow et al. |

FOREIGN PATENT DOCUMENTS

| Exam Initial | No. | Document No. | Publication Date | Applicant(s) |
|-----------------|-----|--------------|------------------|---------------------------------------|
| | 2. | EP 1 014 317 | 06/28/2000 | Sarradin |
| | 3. | WO 02/079911 | 10/10/2002 | Mastercard International Incorporated |

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|-----------------------|----------------|--------------------|------------|
| Examiner Signature | /Shahid Kamal/ | Date Considered | 05/22/2010 |
|-----------------------|----------------|--------------------|------------|

NY02:682282.1

* Examiner: Initial citation considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

* Cited in the parent U.S. Application Serial No. , filed . Pursuant to 37 C.F.R. § 1.98(d), the references are not required if the earlier application is identified and relied upon for an effective filing date under 35 U.S.C. § 120 and therefore are not enclosed herewith

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /S.K./